

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

In re:	§	
	§	
TORRES, CARMEN M.	§	Case No. 16-07190 CCJ
	§	
Debtor	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/01/2016 . The undersigned trustee was appointed on 11/02/2016 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 3,700.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	690.17
Bank service fees	30.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of <sup>1</sup>	\$	2,979.83
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The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 04/24/2017 and the deadline for filing governmental claims was 05/01/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 925.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 925.00 , for a total compensation of \$ 925.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 87.12 , for total expenses of \$ 87.12 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/02/2017 By: /s/ROBERT E. THOMAS, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
Exhibit ACase No: 16-07190 Judge: CYNTHIA C JACKSON  
Case Name: TORRES, CARMEN M.

Trustee Name: ROBERT E. THOMAS, TRUSTEE

Date Filed (f) or Converted (c): 11/01/16 (f)

341(a) Meeting Date: 12/06/16

Claims Bar Date: 04/24/17

For Period Ending: 06/02/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. SINGLE-FAMILY HOME, 11964 OTTAWA AVE. ORLANDO FL 3	190,239.00	0.00		0.00	FA
2. 2011 TOYOTA COROLLA (VIN: 2T1BU4EEXBC719743 CONDIT	8,775.00	0.00		0.00	FA
3. 2002 LEXUS ES300 (VIN: JTHBF30G525009111 CONDITION	5,000.00	3,700.00		3,700.00	FA
4. BED, DRESSER, 2 NIGH STAND, SOFA, LOVE SEAT RECLIN	350.00	0.00		0.00	FA
5. USED CLOTHING	150.00	0.00		0.00	FA
6. COSTUME JEWELRY	20.00	0.00		0.00	FA
7. DOG	1.00	0.00		0.00	FA
8. SUNTRUST #5904	114.73	0.00		0.00	FA
9. SUNTRUST #0457	594.84	0.00		0.00	FA
10. VOYAGE FINANCIAL RETIRMENT PLAN (PENSION)	7,140.80	0.00		0.00	FA
11. FLORIDA RETIRMENT SYSTEM MONTHLY BENEFIT	0.00	0.00		0.00	FA
12. PATIO FURNTIURE 1 TABLE 4 CHAIRS	50.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)

\$212,435.37

\$3,700.00

\$3,700.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE SOLD DEBTOR'S 2002 LEXUS FOR \$3,700.00 AT PUBLIC AUCTION

CLAIMS REVIEWED

FINAL REPORT OF ESTATE SUBMITTED TO US TRUSTEE'S OFFICE JUNE 2, 2017

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 16-07190 Judge: CYNTHIA C JACKSON  
Case Name: TORRES, CARMEN M.

Trustee Name: ROBERT E. THOMAS, TRUSTEE  
Date Filed (f) or Converted (c): 11/01/16 (f)  
341(a) Meeting Date: 12/06/16  
Claims Bar Date: 04/24/17

Initial Projected Date of Final Report (TFR): 07/30/17      Current Projected Date of Final Report (TFR): 07/30/17

## FORM 2

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1  
Exhibit BCase No: 16-07190 -CCJ  
Case Name: TORRES, CARMEN M.Trustee Name: ROBERT E. THOMAS, TRUSTEE  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*7744 Checking AccountTaxpayer ID No: \*\*\*\*\*2065  
For Period Ending: 06/02/17Blanket Bond (per case limit): \$ 37,079,582.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/20/17	3	EWALD AUCTIONS	BALANCE FORWARD				0.00
03/30/17	000301	ROBERT H. EWALD	AUCTION PROCEEDS	1129-000	3,700.00		3,700.00
		EWALD AUCTIONS INC	Auctioneers Fee	3610-000		370.00	3,330.00
		12472 LAKE UNDERHILL ROAD					
		SUITE 312					
03/30/17	000302	ORLANDO, FL 32828					
		ROBERT H. EWALD	Auctioneers Expenses	3620-000		320.17	3,009.83
		EWALD AUCTIONS INC					
		12472 LAKE UNDERHILL ROAD					
		SUITE 312					
		ORLANDO, FL 32828					
04/25/17		UNION BANK	BANK SERVICE FEE	2600-000		15.00	2,994.83
05/25/17		UNION BANK	BANK SERVICE FEE	2600-000		15.00	2,979.83

COLUMN TOTALS	3,700.00	720.17	2,979.83
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	3,700.00	720.17	
Less: Payments to Debtors		0.00	
Net	3,700.00	720.17	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****7744	3,700.00	720.17	2,979.83
	-----	-----	-----
	3,700.00	720.17	2,979.83
	=====	=====	=====
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 3,700.00 720.17

## FORM 2

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Exhibit B

Case No: 16-07190 -CCJ  
Case Name: TORRES, CARMEN M.

Trustee Name: ROBERT E. THOMAS, TRUSTEE  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*7744 Checking Account

Taxpayer ID No: \*\*\*\*\*2065  
For Period Ending: 06/02/17

Blanket Bond (per case limit): \$ 37,079,582.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals

0.00

0.00

# Middle District of Florida Claims Register

EXHIBIT C

6:16-bk-07190-CCJ Carmen M. Torres

Judge: Cynthia C. Jackson

Chapter: 7

Office: Orlando

Last Date to file claims: 04/24/2017

Trustee: Robert E Thomas

Last Date to file (Govt):

<b>Creditor:</b> (26712048) SunTrust Bank Attn: Support Services P.O. Box 85092 Richmond, VA 23286	<b>Claim No: 1</b> Original Filed Date: 01/23/2017 Original Entered Date: 01/23/2017 ✓	<b>Status:</b> Filed by: CR Entered by: SunTrust Bank (AH) Modified: <div style="text-align: center; font-size: 1.2em; font-weight: bold;">SECURED</div>								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Amount</td> <td style="width: 10%;">claimed:</td> <td style="width: 20%;">\$6891.44</td> <td style="width: 10%;"></td> </tr> <tr> <td>Secured</td> <td>claimed:</td> <td>\$6891.44</td> <td></td> </tr> </table> <div style="text-align: right; margin-top: 10px;"> <i>Loan 5191 Real Estate Mortgage</i> </div>			Amount	claimed:	\$6891.44		Secured	claimed:	\$6891.44	
Amount	claimed:	\$6891.44								
Secured	claimed:	\$6891.44								
<b>History:</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Details</td> <td style="width: 10%;">1-1</td> <td style="width: 10%;">01/23/2017</td> <td style="width: 70%;">Claim #1 filed by SunTrust Bank, Amount claimed: \$6891.44 (SunTrust Bank (AH))</td> </tr> </table>			Details	1-1	01/23/2017	Claim #1 filed by SunTrust Bank, Amount claimed: \$6891.44 (SunTrust Bank (AH))				
Details	1-1	01/23/2017	Claim #1 filed by SunTrust Bank, Amount claimed: \$6891.44 (SunTrust Bank (AH))							
<b>Description:</b> (1-1) Real Estate <span style="float: right;"><i>Adrienne Heckstall</i></span>										
<b>Remarks:</b> (1-1) Collateral Value @ 7.5294733% <span style="float: right;"><i>Bkr Specialist</i></span>										

<b>Creditor:</b> (26746032) Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	<b>Claim No: 2</b> Original Filed Date: 02/10/2017 Original Entered Date: 02/10/2017 ✓ <i>OK</i>	<b>Status:</b> Filed by: CR Entered by: American InfoSource (AB) Modified:				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Amount</td> <td style="width: 10%;">claimed:</td> <td style="width: 20%;">\$3349.90</td> <td style="width: 10%;"></td> </tr> </table> <div style="text-align: right; margin-top: 10px;"> <i>unsecured 2899 Money Loaned</i> </div>			Amount	claimed:	\$3349.90	
Amount	claimed:	\$3349.90				
<b>History:</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Details</td> <td style="width: 10%;">2-1</td> <td style="width: 10%;">02/10/2017</td> <td style="width: 70%;">Claim #2 filed by Capital One Bank (USA), N.A., Amount claimed: \$3349.90 (American InfoSource (AB))</td> </tr> </table>			Details	2-1	02/10/2017	Claim #2 filed by Capital One Bank (USA), N.A., Amount claimed: \$3349.90 (American InfoSource (AB))
Details	2-1	02/10/2017	Claim #2 filed by Capital One Bank (USA), N.A., Amount claimed: \$3349.90 (American InfoSource (AB))			
<b>Description:</b>						
<b>Remarks:</b>						

<b>Creditor:</b> (26841402) Department Store National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083-0657	<b>Claim No: 3</b> Original Filed Date: 03/30/2017 Original Entered Date: 03/30/2017 ✓ <i>OK</i>	<b>Status:</b> Filed by: CR Entered by: Citibank, N.A. (JD) Modified:				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Amount</td> <td style="width: 10%;">claimed:</td> <td style="width: 20%;">\$1992.96</td> <td style="width: 10%;"></td> </tr> </table> <div style="text-align: right; margin-top: 10px;"> <i>unsecured MACY 8182 Money Loan</i> </div>			Amount	claimed:	\$1992.96	
Amount	claimed:	\$1992.96				
<b>History:</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Details</td> <td style="width: 10%;">3-1</td> <td style="width: 10%;">03/30/2017</td> <td style="width: 70%;">Claim #3 filed by Department Store National Bank, Amount claimed: \$1992.96 (Citibank, N.A. (JD))</td> </tr> </table>			Details	3-1	03/30/2017	Claim #3 filed by Department Store National Bank, Amount claimed: \$1992.96 (Citibank, N.A. (JD))
Details	3-1	03/30/2017	Claim #3 filed by Department Store National Bank, Amount claimed: \$1992.96 (Citibank, N.A. (JD))			



Description: (3-1) Money Loaned
Remarks:

<b>Creditor:</b> (26851897) PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	<b>Claim No: 4</b> Original Filed Date: 04/03/2017 Original Entered Date: 04/03/2017 ✓ OK	<b>Status:</b> Filed by: CR Entered by: Resurgent Capital Services Modified:
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Amount	claimed:	\$3416.52	UNSECURED	5582 Retail
Secured	claimed:	\$0.00		

History:				
Details	4-1	04/03/2017	Claim #4 filed by PYOD, LLC its successors and assigns as assignee, Amount claimed: \$3416.52 (Resurgent Capital Services)	

Description:
Remarks:

<b>Creditor:</b> (26886983) Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk VA 23541	<b>Claim No: 5</b> Original Filed Date: 04/23/2017 Original Entered Date: 04/23/2017 ✓ OK	<b>Status:</b> Filed by: CR Entered by: Portfolio Recovery Associates, LLC Modified:
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Amount	claimed:	\$2680.37	UNSECURED	1878 loan RL

History:				
Details	5-1	04/23/2017	Claim #5 filed by Synchrony Bank, Amount claimed: \$2680.37 (Portfolio Recovery Associates, LLC)	

Description:
Remarks: (5-1) TJX Rewards MasterCard or GEMB or GEGRB

### Claims Register Summary

**Case Name:** Carmen M. Torres  
**Case Number:** 6:16-bk-07190-CCJ  
**Chapter:** 7  
**Date Filed:** 11/01/2016  
**Total Number Of Claims:** 5



Total Amount Claimed*	\$18331.19
Total Amount Allowed*	

\*Includes general unsecured claims

The values are reflective of the data entered. Always refer to claim documents for actual amounts.

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	Claimed	Allowed
Secured	\$6891.44	
Priority		
Administrative		

PACER Service Center			
Transaction Receipt			
06/01/2017 13:55:06			
PACER Login:	rt0096:2627913:0	Client Code:	
Description:	Claims Register	Search Criteria:	6:16-bk-07190-CCJ Filed or Entered From: 1/1/1985 Filed or Entered To: 6/1/2017
Billable Pages:	1	Cost:	0.10

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 16-07190 CCJ

Case Name: TORRES, CARMEN M.

Trustee Name: ROBERT E. THOMAS, TRUSTEE

Balance on hand \$ 2,979.83

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: ROBERT E. THOMAS, TRUSTEE	\$ 925.00	\$ 0.00	\$ 925.00
Trustee Expenses: ROBERT E. THOMAS, TRUSTEE	\$ 87.12	\$ 0.00	\$ 87.12
Auctioneer Fees: ROBERT H. EWALD	\$ 370.00	\$ 370.00	\$ 0.00
Auctioneer Expenses: ROBERT H. EWALD	\$ 320.17	\$ 320.17	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 1,012.12

Remaining Balance \$ 1,967.71

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 11,439.75 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 17.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Capital One Bank (USA), N.A.	\$ 3,349.90	\$ 0.00	\$ 576.20
000003	Department Store National Bank	\$ 1,992.96	\$ 0.00	\$ 342.80
000004	PYOD, LLC its successors and assigns as	\$ 3,416.52	\$ 0.00	\$ 587.66
000005	Synchrony Bank	\$ 2,680.37	\$ 0.00	\$ 461.05

Total to be paid to timely general unsecured creditors \$ 1,967.71

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE